

IN THE SPECIFICATION

Please amend line 5 on page 1 as follows:

Cross Reference to Related Applications

This application is a continuation of US patent application Ser. No. 09/364,803, filed on July 30, 1999, entitled "Method and Apparatus for Internet On-Line Insurance Policy Service", which is now abandoned and which is a continuation of US patent application Serial No. 09/364,803, filed July 30, 1999, entitled "Method and Apparatus for Internet On-Line Insurance Policy Service" which is now abandoned, the specification and drawings of the applications are incorporated by reference in their entirety.